

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Attorney Docket No. GP-300103

David E. Creamer
Michael H. Greco
Edward R. Finkenstaedt
John Beam

COMMERCIAL MORTGAGE CLOSING PROCESS

**DECLARATION OF FACTS IN SUPPORT OF FILING
ON BEHALF OF OMITTED INVENTOR UNDER 37 C.F.R. 1.47(a)**

Commissioner for Patents
Washington D.C. 20231

1. David E. Creamer, Michael H. Greco, Edward R. Finkenstaedt, and John Beam developed a commercial mortgage method while employed by MortgageRamp.com, a majority owned subsidiary of GMAC Commercial Holding Corporation which is wholly owned by General Motors Corporation.

2. While all were employed by MortgageRamp.com, Mr. Creamer, Mr. Greco, Mr. Finkenstaedt and Mr. Beam submitted an invention record to the General Motors Legal Staff disclosing the commercial mortgage method. Mr. Beam has since resigned from MortgageRamp.com.

3. As a condition of employment to MortgageRamp.com, Mr. Beam signed an Employment Agreement in which he agreed that any inventions, discoveries and improvements that relate to products, system, programs or other developments manufactured or sold by MortgageRamp.com in which Mr. Beam was an inventor shall be assigned to MortgageRamp.com.

4. A patent application was prepared by the General Motors Legal Staff in accordance with the invention record submitted by Mr. Creamer, Mr. Greco, Mr. Finkenstaedt and Mr. Beam.

5. Subsequent to the drafting of the patent application, Mr. Beam was requested to execute the patent application papers and an assignment assigning Mr. Beam's rights to the

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invention to MortgageRamp.com. Mr. Beam refused to sign the patent application papers and assignment and is now no longer an employee of MortgageRamp.com.

6. Accordingly, the above-referenced patent application is hereby being filed under 37 C.F.R. 1.47(a) by the inventors David E. Creamer, Michael H. Greco and Edward R. Finkenstaedt on behalf of themselves and John Beam. MortgageRamp.com has a proprietary interest in the invention as evidenced by:

(i) A Declaration and Assignment signed by David E. Creamer, Michael H. Greco and Edward R. Finkenstaedt.

(ii) An Employment Agreement signed by John Beam acknowledging MortgageRamp.com's ownership of the invention and his agreement to assign the invention to MortgageRamp.com

7. The last known home address of the omitted inventor, Mr. John Beam, is:

4251 Frank Neely Rd.
Norcross, GA 30092

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 101 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

3-23-2001

Date



Christopher DeVries

TO: "GP-300103" 03/23/2001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Attorney Docket No. GP-300103

David E. Creamer
Michael H. Greco
Edward R. Finkenstaedt
John Beam

COMMERCIAL MORTGAGE CLOSING PROCESS

**DECLARATION OF EDWARD R. FINKENSTAEDT
SUBMITTED AS
PROOF OF FACT UNDER 37 C.F.R. 1.47(a)**

Commissioner for Patents
Washington D.C. 20231

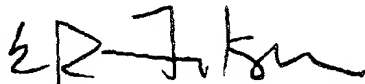
1. I am Edward R. Finkenstaedt, and I am an employee of MortgageRamp.com Inc., a majority owned subsidiary of GMAC Commercial Holding Corp., which is wholly owned by General Motors Corporation.

2. I acknowledge that willful false statements and the like are punishable by fine or imprisonment, or both (18 U.S.C. 1001), and may jeopardize the validity of the application or any patent issuing hereon. All statements herein made of Declarant's own knowledge are true and all statements made on information and belief are believed to be true.

3. In March 2001, I presented a complete copy of the patent application (including specification, claims, drawings and oath or declaration) and assignment documents to Mr. John Beam. Mr. Beam expressly refused to sign the documents and subsequently resigned from MortgageRamp.com.

3/23/01

Date



Edward R. Finkenstaedt

**DECLARATION
and
DESIGNATION OF CORRESPONDENCE ADDRESS**

As an inventor named below, I hereby declare that:

My residence, post office address and citizenship are stated below next to my name.

I believe I am the original, first and sole inventor (if only one inventor is named below) or an original, first and joint inventor (if plural inventors are named below) of the subject matter which is claimed and for which a patent is sought in the specification GP-301003 entitled

COMMERCIAL MORTGAGE CLOSING PROCESS

I have reviewed and understand the contents of the above-identified specification including the claims, as amended by any amendment referred to in this Declaration.

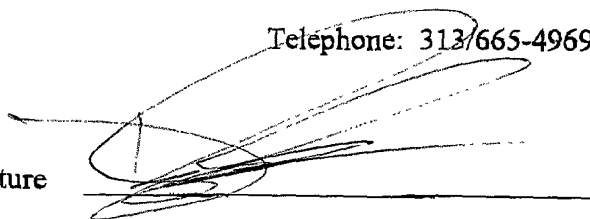
I acknowledge my duty to disclose to the Patent and Trademark Office all information known to me to be material to patentability as defined in title 37 Code of Federal Regulations, Section 1.56.

I further declare that all statements made above of my own knowledge are true, that all statements made above on information and belief are believed to be true, and that these statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under title 18 United States Code, Section 1001 and may jeopardize the validity of the application or any patent issuing thereon.

Address all communications to: CHRISTOPHER DEVRIES
General Motors Corporation
Legal Staff
Mail Code 482-C23-B21
P.O. Box 300
Detroit, MI 48265-3000

Telephone: 313/665-4969

Inventor's signature



Date

3-19-01

Full name : DAVID E. CREAMER
Residence : HORSHAM, PA
Post office address: 490 ANNA LYNN LANE
HORSHAM, PA 19044

Citizenship: US

05816905-032601

Inventor's signature



Date

3/13/01

Full name :

MICHAEL H. GRECO

Citizenship: US

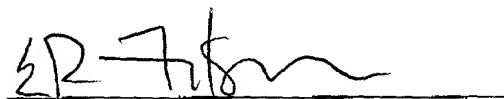
Residence :

DAVIDSON, NC

Post office address:

401 NORTH WEST DRIVE
DAVIDSON, NC 28036

Inventor's signature



Date

3/13/01

Full name :

EDWARD R. FINKENSTAEDT

Citizenship: US

Residence :

WYNNEWOOD, PA

Post office address:

1275 MONTGOMERY AVENUE
WYNNEWOOD, PA 19096

Inventor's signature

Date

Full name :

JOHN BEAM

Citizenship: US

Residence :

NORCROSS, GA

Post office address:

4251 FRANK NEELY ROAD
NORCROSS, GA 30092

RECEIVED - 03/16/01

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Docket No. GP-301003

Inventors: DAVID E. CREAMER
MICHAEL H. GRECO
EDWARD R. FINKENSTAEDT
JOHN BEAM

Title: COMMERCIAL MORTGAGE CLOSING PROCESS

**POWER OF ATTORNEY AND
DESIGNATION OF CORRESPONDENCE ADDRESS**

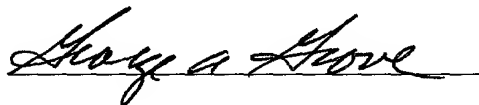
As an agent of General Motors Corporation, General Motors of Canada Limited, General Motors Japan Ltd., General Motors Strasbourg S.A., and Saturn Corporation, one or more of whom is the assignee of this patent application, I hereby appoint the following attorney employed by General Motors Corporation to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

CHRISTOPHER DEVRIES (Reg. No. 44654)

Address all communications to:

CHRISTOPHER DEVRIES
General Motors Corporation
Legal Staff
Mail Code 482-C23-B21
P.O. Box 300
Detroit, MI 48265-3000
Telephone: 313/665-4969

I am authorized to make the above appointment. The assignee's ownership of this patent application is established by the attached assignment documentation, the attached documentation is a true copy of the original documentation, and the original or a true copy of the attached documentation has been or is concurrently being submitted to the Patent and Trademark Office for recording.

By: 

Name: George A. Grove – Agent

Date: March 23, 2001

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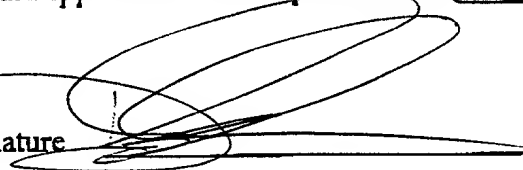
ASSIGNMENT

Pursuant to an agreement with my employer, I formally assign to MORTGAGERAMP.COM, the entire right, title and interest, in all countries, in the improvements set forth in the United States patent application GP-301003 entitled

COMMERCIAL MORTGAGE CLOSING PROCESS

for which I executed a declaration dated as indicated below. If the patent application has been filed, I authorize attorney CHRISTOPHER DEVRIES to insert the application number and filing date of said application here in parentheses (_____ filed _____) when known.

Inventor's signature



Date 3-19-01

Full name:

DAVID E. CREAMER

Declaration dated :

Residence:

HORSHAM, PA

3-19-01

Inventor's signature



Date 3/13/01

Full name:

MICHAEL H. GRECO

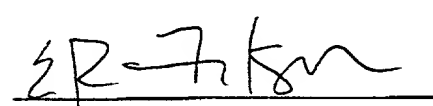
Declaration dated :

Residence:

DAVIDSON, NC

3/13/01

Inventor's signature



Date 3/13/01

Full name:

EDWARD R. FINKENSTAEDT

Declaration dated :

Residence:

WYNNEWOOD, PA

3/13/01

Inventor's signature

Date _____

Full name:

JOHN BEAM

Declaration dated :

Residence:

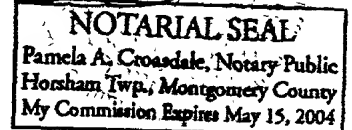
NORCROSS, GA

09316905-03301

On this 19 day of March, 2001, before me personally appeared DAVID E. CREAMER, known to me to be the person who executed the foregoing instrument, and acknowledged that he/she executed the same.

(SEAL)

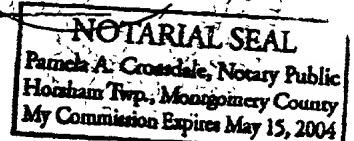
Notary Public
My commission expires:
County of Authorization:



On this 13 day of March, 2001, before me personally appeared MICHAEL H. GRECO, known to me to be the person who executed the foregoing instrument, and acknowledged that he/she executed the same.

(SEAL)

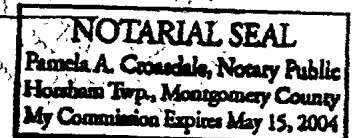
Notary Public
My commission expires:
County of Authorization:



On this 13 day of March, 2001, before me personally appeared EDWARD R. FINKENSTAEDT, known to me to be the person who executed the foregoing instrument, and acknowledged that he/she executed the same.

(SEAL)

Notary Public
My commission expires:
County of Authorization:



On this _____ day of _____, 2001, before me personally appeared JOHN BEAM, known to me to be the person who executed the foregoing instrument, and acknowledged that he/she executed the same.

(SEAL)

Notary Public
My commission expires:
County of Authorization: